

**Fill in this information to identify the case:**

Debtor 1	Rachel J. Ross		
Debtor 2 (Spouse, if filing)			
United States Bankruptcy Court for the:	Northern	District of	Illinois
Case number	14-44215	(State)	

**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

U.S. Bank National Association, as Trustee for  
Residential Asset Mortgage Products, Inc.,  
Mortgage Asset-Backed Pass-Through

**Name of creditor:** Certificates, Series 2006-NC2 **Court claim no. (if known):** \_\_\_\_\_

**Last 4 digits** of any number you use to identify the debtor's account: 5657

**Property address:** 8143 S. Wood Street  
Number      Street

Chicago                    IL                    60620-  
City                         State                   Zip Code

**Part 2: Prepetition Default Payments**

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: \_\_\_\_\_  
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that **\$1523.73 was received from the Trustee, however the funds are being returned to the Trustee as the property was surrendered by the Debtor per the confirmed plan:**

- a. Total postpetition ongoing payments due: (a) Surrendered in Plan
- b. Total fees, charges, expenses, escrow, and costs outstanding: (b) \_\_\_\_\_
- c. Total. Add lines a and b. (c) \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: \_\_\_\_\_

Debtor 1

Rachel J. Ross  
First Name Middle Name Last Name

Case number (if known)

MM / DD / YYYY  
14-44215

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Joel P. Fonferko \_\_\_\_\_ Date 9/18/2018  
Signature

Print Joel P. Fonferko Title Attorney for Creditor  
First Name Middle Name Last Name

Company Codilis & Associates, P.C.

If different from the notice address listed on the proof of claim to which this response applies:

Address 15W030 North Frontage Road, Suite 100  
Number Street

Burr Ridge IL 60527  
City State ZIP Code

Contact phone (630) 794-5300 Email ND-One@il.cslegal.com

File #14-17-04233

14-44215

**CERTIFICATE OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on September 18, 2018 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on September 18, 2018.

Marilyn O Marshall, Chapter 13 Trustee, 224 South Michigan Ste 800, Chicago, IL 60604 by electronic notice through ECF

Rachel J. Ross, Debtor(s), 1040 N. Lorel Avenue, Chicago, IL 60651

Joseph S Davidson, Attorney for Debtor(s), 2500 S. Highland Ave Suite 200 , Lombard, IL 60148 by electronic notice through ECF

Office of U.S. Trustee, 219 S. Dearborn St., Room 873, Chicago, IL 60604 by electronic notice through ECF

/s/ Joel P. Fonferko

Berton J. Maley ARDC#6209399

Rachael A. Stokas ARDC#6276349

Gloria C. Tsotsos ARDC#6274279

Jose G. Moreno ARDC#6229900

Peter C. Bastianen ARDC#6244346

Joel P. Fonferko ARDC#6276490

Laura A. Hrisko ARDC#6230993

**Codilis & Associates, P.C.**

15W030 North Frontage Road, Suite 100

Burr Ridge, IL 60527

(630) 794-5300)

**C&AFILE# (14-17-04233)**

NOTE: This law firm is a debt collector.